IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

in re Application of:	,
Robert J. Greenberg et al.) Group Art Unit: 3622
Application No.: 10/706,952) Examiner: Nathan C. Uber
Filed: November 14, 2003) Confirmation No.: 7773
For: SYSTEMS AND METHODS FOR MANAGING A FINANCIAL ACCOUNT BASED ON NON-CREDIT BEHAVIOR OF A CUSTOMER))))

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

PETITION FOR EXTENSION OF TIME

Applicants petition for a two-month extension of time to file a reply to the Office Action of October 10, 2008. A fee payment of \$490.00 is enclosed.

Please grant any additional extensions of time required to enter the attached reply and charge any additional required fees to Deposit Account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Dated: March 10, 2009

Jiayu Song

Ltd. Rec. No. L0500 202-408-4000